

Policy n (us Pat. No 6,061,433)
Flowchart

Call

(First menu)

Press 1 for your usual selections
Press 2 for other selections

(Second menu)

- Your Savings account balance is \$X,
- your checking account balance is \$Y
- Press 1 for your CD balance or 2 for other selections
- Press 3 to change the order of presentation

3
End

Next Call

Press 1 for your usual selections
Press 2 for other selections

- Your checking account balance is \$Y,
- your savings account balance is \$X
- Press 1 for your CD balance or 2 for other selections
- Press 3 to change the order of presentation

(Third menu - Standard menu)

- Press 1 for checking account balance
- Press 2 for savings account balance
- Press 3 for CD balance
- Press 4 for CD rate info
- Press 5 for Mortgage rate info

4

The current CD rate is Z%

Exhibit 1

BEST AVAILABLE COPY